

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: TIMOTHY J. PATTERSON § Case No. 09-75248  
PHYLLIS A. PATTERSON §  
§  
§  
Debtors §

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2009.
  - 2) The plan was confirmed on 05/05/2010.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/18/2011, 10/19/2012.
  - 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/03/2010, 10/04/2011, 02/07/2012, 03/07/2013, 11/05/2013.
  - 5) The case was dismissed on 01/24/2014.
  - 6) Number of months from filing or conversion to last payment: 50.
  - 7) Number of months case was pending: 51.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$43,354.43.
  - 10) Amount of unsecured claims discharged without full payment: \$0.00.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 61,075.00
Less amount refunded to debtor	\$ 1,000.00
<b>NET RECEIPTS</b>	<b>\$ 60,075.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,474.50
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 3,538.35
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 6,012.85</b>
Attorney fees paid and disclosed by debtor:	\$ 1,498.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MACEY BANKRUPTCY LAW, PC	Lgl	3,500.00	3,972.50	3,972.50	2,474.50	0.00
HARRIS N A	Sec	7,268.93	7,268.93	7,268.93	7,268.93	499.37
HSBC MORTGAGE SERVICES	Sec	7,241.21	7,206.22	7,206.22	7,206.22	0.00
US BANK NA	Sec	8,065.00	9,206.83	9,206.83	9,206.83	0.00
INTERNAL REVENUE SERVICE	Pri	2,940.00	2,993.08	2,993.08	2,993.08	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	80.49	80.49	37.75	0.00
AMERICAN EXPRESS	Uns	0.00	NA	NA	0.00	0.00
CITI	Uns	10,850.43	NA	NA	0.00	0.00
CITICORP TRUST BANK	Uns	1,571.00	1,728.30	1,728.30	810.41	0.00
GE MONGRAM BANK / JC PENNEY	Uns	2,100.00	NA	NA	0.00	0.00
GEMB / HH GREGG	Uns	0.00	NA	NA	0.00	0.00
GEMB / HH GREGG	Uns	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	6,153.00	6,510.01	6,510.01	3,052.56	0.00
HARRIS & HARRIS LTD	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Uns	2,353.00	2,352.51	2,352.51	1,103.10	0.00
PRA RECEIVABLES MANAGEMENT	Uns	5,013.00	4,810.28	4,810.28	2,255.55	0.00
PRA RECEIVABLES MANAGEMENT	Uns	498.00	498.22	498.22	233.62	0.00
DEPARTMENT STORES NATIONAL	Uns	258.00	292.68	292.68	137.24	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
MEDICAL BUSINESS BUREAU	Uns	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	538.00	538.20	538.20	252.37	0.00
NORTHLAND GROUP INC	Uns	0.00	NA	NA	0.00	0.00
RNB - FIELDS3	Uns	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE	Uns	0.00	6,217.53	0.00	0.00	0.00
SLMA TRUST	Uns	0.00	24,741.64	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,450.00	4,340.72	4,340.72	2,035.37	0.00
WELLS FARGO SERVICING CENTER	Uns	9,949.00	10,364.82	10,364.82	4,860.09	0.00
WELLS FARGO BANK NA	Uns	5,897.00	6,245.11	6,245.11	2,928.34	0.00
WELLS FARGO BANK NA	Uns	5,272.00	5,588.71	5,588.71	2,620.56	0.00
AMERICAN INFOSOURCE LP AS	Uns	366.00	420.80	420.80	197.31	0.00
WFNNB / WOMAN / WITHIN	Uns	0.00	NA	NA	0.00	0.00
ERIN PATTERSON	Uns	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE	Uns	0.00	1,520.78	0.00	0.00	0.00
SALLIE MAE GUARANTEE	Uns	0.00	2,765.00	0.00	0.00	0.00
SALLIE MAE GUARANTEE	Uns	0.00	3,477.00	0.00	0.00	0.00
SALLIE MAE GUARANTEE	Uns	0.00	277.87	0.00	0.00	0.00
SALLIE MAE GUARANTEE	Uns	0.00	1,466.04	0.00	0.00	0.00
SALLIE MAE GUARANTEE	Uns	0.00	1,019.19	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	2,277.61	2,277.61	1,067.98	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	11,293.32	11,293.32	5,295.47	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 16,413.05	\$ 16,413.05	\$ 0.00
Debt Secured by Vehicle	\$ 7,268.93	\$ 7,268.93	\$ 499.37
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 23,681.98</b>	<b>\$ 23,681.98</b>	<b>\$ 499.37</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,993.08	\$ 2,993.08	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 2,993.08</b>	<b>\$ 2,993.08</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 57,341.78</b>	<b>\$ 26,887.72</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,012.85
Disbursements to Creditors	\$ 54,062.15
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 60,075.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/19/2014

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.